

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

PNC Bank, National Association



Order Filed on December 2, 2019  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

In Re:

Anita Marjorie Muller and William Carl Muller,

Debtors.

Case No.: 18-30084 JKS

Adv. No.:

Hearing Date: 11/14/19 @ 10:00 a.m.

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 2, 2019**

A handwritten signature in black ink, appearing to read "J K Sherwood".

Honorable John K. Sherwood  
United States Bankruptcy Court

(Page 2)

Debtors: Anita Marjorie Muller and William Carl Muller

Case No: 18-30084 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 219 Highland Avenue, River Vale, NJ, 07675, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and John F. Murano, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 7, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2019 through November 2019 for a total post-petition default of \$2,968.13; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,968.13 will be paid by Debtor remitting \$494.68 per month for five months and \$494.73 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on December 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2019, directly to Secured Creditor's servicer, PNC Bank, N.A. 3232 Newmark Drive, Miamisburg, OH 45342 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
William Carl Muller  
Anita Marjorie Muller  
Debtors

Case No. 18-30084-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2019.

db/jdb +William Carl Muller, Anita Marjorie Muller, 219 Highland Avenue,  
River Vale, NJ 07675-5520

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 04, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Frank J Martone on behalf of Creditor PNC BANK, N.A. bky@martonelaw.com  
John F. Murano on behalf of Debtor William Carl Muller john@muranoroth.com,  
vicky@muranoroth.com; muranojr90959@notify.bestcase.com  
John F. Murano on behalf of Joint Debtor Anita Marjorie Muller john@muranoroth.com,  
vicky@muranoroth.com; muranojr90959@notify.bestcase.com  
Laura M. Egerman on behalf of Creditor U.S. Bank National Association, as Trustee for Banc of  
America Funding 2009-FTI Trust, Mortgage Pass-Through Certificates, Series 2009-FTI  
bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor PNC BANK, N.A. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8